

Office of the Attorney General Paul G. Summers

Department of Commerce and Insurance Commissioner Paula Flowers

CONSUMER ALERT

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ATTORNEY GENERAL CAUTIONS TENNESSEANS TO AVOID ILLEGAL LOTTERIES, PROMOTIONS AND SWEEPSTAKES

Tennessee Attorney General Paul G. Summers, and Mary Clement, Director of the Division of Consumer Affairs, in keeping with National Consumer Protection Week, alerted consumers today to potential ways to spot identity theft scams.

Are you getting mail or e-mails inviting you to play the lottery in exchange for sending the purchase price of the ticket? Have you been told that you are the winner of a sweepstakes and all you have to do is send money to cover the taxes or shipping costs on your prize?

"If the answer to either of those questions is yes, then someone is trying to scam you out of your hard-earned money," Attorney General Summers said. "With very few exceptions, the only legal lottery in Tennessee is the Tennessee Education Lottery Corporation. And, it is a crime to run or participate in an illegal lottery."

State officials advised using care if you are asked to participate in a scheme that has the elements of chance, consideration and prize. Sweepstakes and promotional contests may be legal if they strictly conform to the exceptions to the lottery statute. Legal sweepstakes and contests must clearly give the odds of winning as well as the verifiable retail value of each prize in an area immediately adjacent to that prize.

"Those laws are designed so our citizens can judge for themselves if the odds are good enough to do whatever is required to enter the sweepstakes" General Summers said. "If you have to look for the disclosures in the fine print, ask yourself why they wanted to hide the information."

General Summers and Mary Clement offer the following tips to avoid becoming a victim:

*Never give your credit card, bank account, or Social Security Number unless you are familiar with the company and know why the information is necessary.

*Legitimate lotteries do not ask winners to pay out money in order to collect winnings.

*It is a crime to participate in an illegal lottery.

If you have received one of these sweepstakes or lottery announcements, or one similar, you may want to contact your local district attorney or your local postmaster to file a complaint against the company. You may also file a complaint with the Division of Consumer Affairs by calling (615) 741-4737 or toll-free 1(800) 342-8385, or online at www.state.tn.us/consumer.